

providing signals to the user card from the interface device by means of a predefined set of communication contacts associated with a first communication protocol;

providing a mode signal to the user card from the interface device that is associated with a second communication protocol;

detecting within the microprocessor of the user card whether the mode signal is being provided by the interface device; and

operating said microprocessor in accordance with said first communication protocol when said mode signal is not detected, and operating said microprocessor in accordance with second communication protocol when said mode signal is detected.

27. The method of claim 26 wherein said mode signal is provided to the user card by means of a communication contact other than the contacts of said predefined set of contacts.

28. The method of claim 26, wherein said first protocol is an ISO protocol that pertains to smart cards, and said second protocol is a USB protocol.

29. A user card for a multi-protocol smart card system, comprising:
a user card containing a microprocessor that is capable of selectively operating in accordance with a plurality of different communication protocols;
a first set of contacts on said user card for communicating signals to and from said microprocessor in accordance with a first one of said communication protocols;